

# PUBLIC SUBMISSION

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**Docket:** EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

**Comment On:** EBSA-2010-0050-0205

Definition of Fiduciary; Conflict of Interest Rule-Retirement Investment Advice and Related Proposed Prohibited Transaction Exemptions; Hearing and Comment Period Extension

**Document:** EBSA-2010-0050-DRAFT-0734

Comment on FR Doc # 2015-14921

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## General Comment

Please do not infringe on the 401K and investment programs that are in place. As an intelligent citizen, I am capable of determining how to invest and how to use the retirement income that I have worked hard to save. The Department of Labor does not need to interfere or to restrict the usage of the retirement funds that have been established.

There is too much government regulation already; more is not needed. Responsible citizens who have prepared for retirement should not be penalized or have restrictions imposed on them.